

The Wellness Exchange



A Publication of
BUSINESS HEALTH SERVICESSM
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For more information call 1-800-765-3277 or visit www.bhsonline.com



March is Save Your Vision Month!



How much do you know about Eye Health? Read on to learn more about common eye problems, and find out what you can do NOW to keep your eyes healthy!

Take Care of Yourself!

Good health goes hand in hand with good vision. The healthier you are, the more likely you'll be to have and keep healthy eyes. Take the following steps to decrease your risk of eye disease and vision loss:

About 90% of all eye injuries and 50% of all cases of blindness are preventable.

Avoid Smoking

Quitting smoking can have multiple positive effects on your overall health, including your eye health. Quitting smoking can help reduce your risk of developing several different types of eye problems, including:

- ~ **Age-related Macular Degeneration**, which is a disease that affects part of the back of the eye, called the macula. This may cause a blind spot in the center part of your vision, as well as blurriness or waviness.
- ~ **Cataracts**, or clouding of the eye's lens. This changes or blocks light from properly passing through the lens to your retina, which may cause vision to become blurry or dim.

~ **Glaucoma**, which is a serious eye disease that can lead to vision loss or blindness if not treated.

Eat Healthy Foods

Eating a healthy, balanced diet will improve your chances of staying healthy and keeping your eyes healthy.

Stay Active

Staying active is part of a healthy lifestyle that can improve your overall health. Exercising regularly can reduce your risk of developing problems that can lead to eye disease. ****Talk to your doctor before starting an exercise program.**

Control Your Blood Pressure

Controlling your blood pressure isn't just beneficial to your heart; it's also very important to your eyesight. High blood pressure can increase your risk for glaucoma. It may also increase your risk for diabetic retinopathy if you have diabetes.

Protect Your Eyes from the Sun

You already know that you need to wear sunscreen to protect your skin from ultraviolet (UV) rays when you are outdoors. But do you know that it's just as important that you wear protective sunglasses to protect your eyes from those same UV rays? UV rays may be related to some eye diseases, such as macular degeneration, cataracts and even skin cancer around the eyelids. They can also cause corneal sunburn, which can lead to temporary

vision loss. Your sunglasses should fit properly and absorb at least 99% of both UV-A and UV-B rays.

Please note that the information contained herein should not be used for diagnosis or treatment of any medical condition, and is provided for your information only.

Things to Watch Out For

If you notice any of the following symptoms, be sure to make an appointment with your eye doctor.

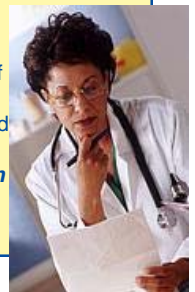
- Trouble adjusting to dark rooms
- Difficulty focusing on close or distant objects
- Sensitivity to light or glare, causing squinting or blinking
- Change in the color of your iris
- Red-rimmed, crusted, or swollen lids
- Recurring pain in or around your eyes
- Double vision
- Dark spot at the center of your vision
- Wavy or distorted appearance of lines and edges
- Excessively watery eyes, tearing
- Dry, itching, or burning eyes

The following may indicate potentially serious problems that require emergency medical attention:

- Sudden loss of vision in one eye
- Sudden hazy or blurred vision
- Flashes of light or black spots
- Halos or rainbows around light
- Curtain-like blotting out of vision
- Loss of peripheral (side) vision

If you notice any signs of potential eye problems, see an eye doctor right away for a complete eye exam. Even

without signs of problems, it is recommended that you receive regular eye exams, especially if you have chronic health conditions such as diabetes and high blood pressure. **Early detection and treatment can be the key to preventing sight loss.**



Children's Eye Health and Safety

Thousands of children are seen in emergency rooms each year because of eye injuries suffered in and around the home. Common causes of eye injuries in children include:

- Toys not appropriate for the child's age or abilities
- Pens and Pencils
- Household Cleaners
- Flatware and Table Settings
- Cigarettes, Cigars, Pipes, Lighters
- Paper and Cardboard Products
- Broken toys
- Furniture
- Non-Cosmetic Bleaches
- Hair Care, Makeup
- Adhesives

You can help protect your child's sight by being aware of risks and taking precautions.



Are You Financially Fit?

For more information call 1-800-765-3277 or visit www.bhsonline.com



With Tax Time right around the corner, what better time than now to assess your financial fitness? Read on for valuable tips about debt management, your credit score, and managing your finances in general.

Self-Inventory: Debt Danger Quiz

- Are you using more and more of your income to pay your debts?
- Do you make only the minimum payments due on your loans and credit cards each month?
- Are you near, at, or over the credit limit on your cards?
- Are you paying your bills with money intended for other things?
- Are you borrowing money or using credit cards to pay for things you used to buy with cash?
- Do you often pay your bills late?
- Are you dipping into your savings to pay current bills?
- Do you put off visits to the doctor or dentist because you can't afford them?
- Has a collection agency called recently about overdue bills?
- Are you working overtime or a second job to make ends meet?
- If you or your spouse lost your jobs, would you be in financial trouble right away?
- Do you worry about money a lot?

If you answered "no" to all questions you're the picture of financial health.

One or two "yes" answers may be warning of potential problems. Take time now to draw up a realistic budget and revise your spending plan. Cut back on your use of credit cards.

Three to five "yes" answers may mean that you're heading for financial trouble. Get your spending under control right away. If you don't have a monthly budget, draw one up and follow it. Put away your credit cards and cut out all unnecessary spending.

If you answered "yes" to more than five of the questions, you may already be in serious financial trouble. Speak with a professional about how to begin the process of paying off your bills & learning to live within a realistic budget.

Make Smart Choices for Your Future

It sounds so simple: to save money, you have to spend less than you earn. As simple as it sounds, it can be difficult to carry out. To plan for your future, though, it's imperative that you put both your goals and your willpower in place. Here are some tips on how you can live within your means and at the same time, save for your family's financial future:

- **Review your spending habits.** Sit down and set up a realistic budget that you and your whole family will be committed to.
- **Carry cash.** It's been shown that it's harder to spend actual money than it is to put a purchase on a credit card. If you must use credit cards for purchases, try to pay off your balance each month. Avoid cards that have annual fees or high interest rates, and consider a card that offers a rebate such as cash back or frequent flier miles.
- **Be a smart shopper.** Decide whether the big package is really a better choice for you. A big bag of apples, while relatively less expensive than the smaller bag, is no bargain at all if you won't eat

them. When shopping for clothing, remember that it's not a bargain if you won't wear it. When shopping for an appliance, consider that the basic model might be just fine. In addition, consider purchasing energy efficient appliances, which will lower your monthly energy bills.

- **Eat out less.** Studies show that the cost of a meal at a restaurant is usually five times the cost of eating a home-cooked meal. If you must eat out, choose more inexpensive locations, and use discounts and coupons.
- **Take advantage of employer-sponsored plans** such as a 401(k) or health insurance program. Carefully review your options and get advice from a professional advisor if you have any questions.

If financial stress is weighing you down, speaking with a counselor may help. Our Master's Level clinicians are available to assist you, 24 hours a day, 7 days a week. Make the call!



Your Credit Score...What You Should Know

Many people don't know their credit score. Studies have shown that the average person can save \$76 a year in interest payments by raising their credit score by just 30 points.

Some tips on improving your score include:

- **Pay more than the minimum payment** on your card (if you pay only the minimum, your balance may actually increase).
- **Pay your bills on time.** If you have been late, try to pay on time for at least six to nine months. This can raise your score.
- **Don't charge the maximum amount** on any one card. Even if there's a low interest offer, this will hurt your credit score. Try to keep your balance under 60% of your credit limit for each credit card.
- **Don't open several new cards** in a short amount of time (a couple of months). Don't close several accounts at once either.
- **Keep your older credit accounts open**, even if they're paid off. This shows longevity.

A credit score of 720 or more will get you favorable rates on credit cards, auto loans, and mortgages.

You can view and print your credit report by visiting www.annualcreditreport.com.